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(71) Applicant: TOKIO MARINE & FIRE  
INSURANCE CO LTD

(72) Inventor: KIJIMA HIDEAKI

(54) **TRAFFIC CONDITION MONITORING SYSTEM  
FOR VEHICLE, ITS CONFIGURING DEVICE,  
TRAFFIC CONDITION MONITORING METHOD,  
AND COMPUTER PROGRAM**

risk only from the risk data and the level of the time  
sequential change regardless of the actual operating  
condition of the vehicle.

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(57) Abstract:

**PROBLEM TO BE SOLVED:** To provide a system for quantitatively grasping a risk that any accident may occur due to the actual driving of a contractor while protecting privacy.

**SOLUTION:** An on-vehicle terminal equipment 2 is provided with sensors 21, 22 and 23 for detecting the location and operating condition of a vehicle, a first table in which a risk value is set for each position where the traveling of the vehicle is scheduled, a second table where a risk adjustment value corresponding to the operating condition is set and a terminal processor 20 for specifying the risk value corresponding to the detected location by the first table, and for specifying a risk adjustment value corresponding to the operating condition of the vehicle detected from the location by the second table, and for correcting the risk value by the risk adjustment value to time-sequentially derive the risk data at each location. A server 1 grasps the

